

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re:	§	Case No. 19-21796-DOB
	§	
MATTHEW D LAFOND	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Daniel C. Himmelspace, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$0.00	Assets Exempt:	\$15,555.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$769.50	Claims Discharged Without Payment:	\$12,326.14
Total Expenses of Administration:	\$3,230.50		

3) Total gross receipts of \$4,000.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$27,725.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$3,230.50	\$3,230.50	\$3,230.50
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$12,026.09	\$12,249.64	\$12,249.64	\$769.50
Total Disbursements	\$39,751.09	\$15,480.14	\$15,480.14	\$4,000.00

4). This case was originally filed under chapter 7 on 09/12/2019. The case was pending for 14 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/05/2020

By: /s/ Daniel C. Himmelspach
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Make: 17 1/2' Model: Starcraft Year: 2015	1129-000	\$4,000.00
TOTAL GROSS RECEIPTS		\$4,000.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

NONE

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	El Ga Credit Union	4110-000	\$3,454.00	\$0.00	\$0.00	\$0.00
	Sst/medallion	4110-000	\$24,271.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$27,725.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation p/o 7/7/20, Trustee	2100-000	NA	\$1,000.00	\$1,000.00	\$1,000.00
Trustee Expenses p/o 7/7/20, Trustee	2200-000	NA	\$100.50	\$100.50	\$100.50
Daniel C. Himmelsbach, Attorney for Trustee	3110-000	NA	\$2,130.00	\$2,130.00	\$2,130.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$3,230.50	\$3,230.50	\$3,230.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Becki Wiedyk- LaFond	5800-000	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Bank (USA), N.A.	7100-000	\$619.00	\$619.67	\$619.67	\$38.92
2	MERRICK BANK	7100-000	\$2,983.00	\$2,983.98	\$2,983.98	\$187.45
3	LVNV Funding, LLC	7100-000	\$765.00	\$776.14	\$776.14	\$48.76
4	Intercoastal Financial, LLC as agent	7100-000	\$891.09	\$891.09	\$891.09	\$55.98
5	PYOD, LLC	7100-000	\$5,922.00	\$6,978.76	\$6,978.76	\$438.39
	Allianceone Recvbles M	7100-000	\$699.00	\$0.00	\$0.00	\$0.00
	Citibank/Indigo	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Fsb Blaze	7100-000	\$0.00	\$0.00	\$0.00	\$0.00
	Merchants Credit Guide	7100-000	\$147.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$12,026.09	\$12,249.64	\$12,249.64	\$769.50

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit 8

Case No.: 19-21796-DSO
Case Name: LAFOND, MATTHEW D
For the Period Ending: 11/5/2020

Trustee Name: Daniel C. Himmelspace
Date Filed (f) or Converted (c): 09/12/2019 (f)
§341(a) Meeting Date: 10/16/2019
Claims Bar Date: 05/05/2020

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA = § 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
Ref. #					
1	2008 Dodge Ram 1500	\$4,000.00	\$0.00	\$0.00	FA
2	Make: 17 1/2' Model: Starcraft Year: 2015	\$12,000.00	\$4,000.00	\$4,000.00	FA
3	Misc. household goods & furnishings	\$6,500.00	\$0.00	\$0.00	FA
4	Misc. music & media	\$400.00	\$0.00	\$0.00	FA
5	Misc. books & knick knacks	\$400.00	\$0.00	\$0.00	FA
6	Rifle	\$150.00	\$0.00	\$0.00	FA
7	Standard family clothing	\$500.00	\$0.00	\$0.00	FA
8	Misc. personal and costume jewelry	\$500.00	\$0.00	\$0.00	FA
9	PNC	\$100.00	\$0.00	\$0.00	FA
10	Elga Credit Union	\$5.00	\$0.00	\$0.00	FA
11	Pro-rated 2019 tax refund Federal & State	\$3,000.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$27,555.00 \$4,000.00

Gross Value of Remaining Assets

\$4,000.00 \$0.00

Major Activities affecting case closing:

03/30/2020 Trustee settled title issue regarding 2015 StarCraft and TFR will follow.
10/23/2019 Case open to investigate perfection of liens regarding 2008 Dodge Ram and 2015 17 1/2' StarCraft.

Initial Projected Date Of Final Report (TFR): 10/16/2020
Current Projected Date Of Final Report (TFR): 03/30/2020

/s/ DANIEL C. HIMMELSPACH

DANIEL C. HIMMELSPACH
Chapter 7 Trustee
PO Box 5856
Saginaw, MI 48603
Tel: (989) 790-0400
trusteehimmelspace@gmail.com

FORM 2

Exhibit 9

CASH RECEIPTS AND DISBURSEMENTS RECORDCase No. 19-21796-DSOTrustee Name: Daniel C.Case Name: LAFOND, MATTHEW DBank Name: Veritex CommunityPrimary Taxpayer ID #: **_***5955Checking Acct #: *****9601

Co-Debtor Taxpayer ID #:

Account Title:

For Period Beginning: 9/12/2019Blanket bond (per case limit): \$2,000,000.00For Period Ending: 11/5/2020

Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/19/2020	(2)	Systems & Svcs Tech, Inc.	Settlement Proceeds	1129-000	\$4,000.00		\$4,000.00
07/07/2020	3001	Daniel C. Himmelspach, Trustee	Trustee Compensation and Trustee Expenses p/o 7/7/20	*		\$1,100.50	\$2,899.50
			Trustee Compensation p/o \$(1,000.00) 7/7/20	2100-000			\$2,899.50
			Trustee Expenses p/o \$(100.50) 7/7/20	2200-000			\$2,899.50
07/07/2020	3002	Daniel C. Himmelspach	Attorney for Trustee Compensation p/o 7/7/20	3110-000		\$2,130.00	\$769.50
07/07/2020	3003	Capital One Bank (USA), N.A.	Claim #: 1;	7100-000		\$38.92	\$730.58
07/07/2020	3004	MERRICK BANK	Claim #: 2;	7100-000		\$187.45	\$543.13
07/07/2020	3005	LVNV Funding, LLC	Claim #: 3;	7100-000		\$48.76	\$494.37
07/07/2020	3006	Intercoastal Financial, LLC as agent	Claim #: 4;	7100-000		\$55.98	\$438.39
07/07/2020	3007	PYOD, LLC	Claim #: 5;	7100-000		\$438.39	\$0.00

TOTALS:

\$4,000.00

\$4,000.00

\$0.00

Less: Bank transfers/CDs

\$0.00

\$0.00

Subtotal

\$4,000.00

\$4,000.00

Less: Payments to debtors

\$0.00

\$0.00

Net

\$4,000.00

\$4,000.00

For the period of 9/12/2019 to 11/5/2020

Total Compensable Receipts: \$4,000.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,000.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,000.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$4,000.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the account between 05/19/2020 to 11/5/2020

Total Compensable Receipts: \$4,000.00
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$4,000.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,000.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$4,000.00
Total Internal/Transfer Disbursements: \$0.00

FORM 2

Exhibit 9

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 19-21796-DSO Trustee Name: Daniel C. Himmelspach

Case Name: LAFOND, MATTHEW D Bank Name: Veritex Community Bank

Primary Taxpayer ID #: **_***5955 Checking Acct #: *****9601

Co-Debtor Taxpayer ID #: Account Title:

For Period Beginning: 9/12/2019 Blanket bond (per case limit): \$2,000,000.00

For Period Ending: 11/5/2020 Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$4,000.00	\$4,000.00	\$0.00

For the period of 9/12/2019 to 11/5/2020

Total Compensable Receipts: \$4,000.00

Total Non-Compensable Receipts: \$0.00

Total Comp/Non Comp Receipts: \$4,000.00

Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,000.00

Total Non-Compensable Disbursements: \$0.00

Total Comp/Non Comp Disbursements: \$4,000.00

Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 09/12/2019 to 11/5/2020

Total Compensable Receipts: \$4,000.00

Total Non-Compensable Receipts: \$0.00

Total Comp/Non Comp Receipts: \$4,000.00

Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$4,000.00

Total Non-Compensable Disbursements: \$0.00

Total Comp/Non Comp Disbursements: \$4,000.00

Total Internal/Transfer Disbursements: \$0.00

/s/ DANIEL C. HIMMELSPACH

DANIEL C. HIMMELSPACH

Chapter 7 Trustee

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